

Notice of References Cited	Application/Control No. 10/058,554	Applicant(s)/Patent Under Reexamination ZIVAN, GEORGE	
	Examiner Kirsten S. Apple	Art Unit 3628	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
	B	US-			
	C	US-			
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FOREIGN PATENT DOCUMENTS

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NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Hymer, Dian, "Starting Out, the Complete Home Buyer's Guide", copyright 1997, ISBN: 0-8118-1272-3, page 48-50 (5 pages attached to file)
	V	Friedman, Jack and Jack Harris, "Keys to Mortgage Financing & Refinancing," copyright 2001, ISBN 0-7641-1296-1, page 69-70 (5 pages attached to file)
	W	
	X	

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
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